

Frequently Asked Questions about Child-Only Policies

What are “child-only” policies?

“Child-only” policies are individual health insurance policies purchased to provide adequate health care coverage for children under the age of 19 without including coverage for an adult (usually the parents or legal guardians).

What is “open-enrollment?”

Open enrollment is a fixed period of time in which insurance companies are required to accept all applicants of the group without underwriting or evidence of insurability. Open enrollment is held once a year. Insurance companies across the State of Iowa will offer enrollment opportunities to the public for “child-only” policies, beginning July 1 and ending August 14, 2011. The regulation regarding open enrollment can be found in the Iowa Administrative Code 191-36.13.

What are the dates for open-enrollment in the State of Iowa?

In the State of Iowa, the open enrollment period begins July 1 and ends August 14 of 2011. These open enrollment dates will be repeated in 2012 and 2013.

What happens if a child-only policy is needed after August 14?

If child-only coverage should be needed unexpectedly and the open enrollment opportunity has been missed, a child-only policy may be available if a qualifying event occurs. When a qualifying event occurs, a special enrollment period is available within 30 days of the qualifying event. Consumers must request special enrollment for qualifying events such as loss of employment, death, divorce, marriage, birth, adoption, the child becoming a new resident of Iowa, required continuation of a group health plan is exhausted, or a court ordered coverage.

Will insurance companies sell “child-only” policies outside open enrollment?

An insurance company may but is not required to offer a child-only policy outside of open enrollment.

Will my child qualify for open-enrollment even with a preexisting condition?

Yes, as of September 23, 2010 the Patient Protection and Affordable Care Act, known as, ACA prevents insurance companies from using preexisting conditions to exclude health coverage for children under the age of 19.

How do I purchase a policy?

Contact the insurance companies to learn about policy and pricing options. Policies can be purchased by working with an insurance agent that sells health insurance.